

7. Denies as stated and refers to the letter for the content thereof.

8. Admits that defendant sent a letter to the plaintiff dated July 26, 2010, and otherwise denies the remaining allegations of this Paragraph 8 and refers to the letter for the content thereof.

9. Denies as stated and refers to the letter for the content thereof.

10. Admits that defendant sent a letter to the plaintiff dated October 4, 2010, and otherwise denies the remaining allegations of this Paragraph 10 and refers to the letter for the content thereof.

11. Denies as stated and refers to the letter for the content thereof.

12. Admits.

13. Defendant repeats and realleges the answers to Paragraphs 1 through 12 of the Complaint as its answers to this Paragraph 12 as though fully set forth herein.

14. Denies.

15. Denies.

16. Admits.

17. Denies.

18. Denies.

19. Denies.

20. Denies.

21. Defendant repeats and realleges the answers to Paragraphs 1 through 19 of the Complaint as its answers to this Paragraph 20 as though fully set forth herein.

22. Denies.

23. Denies.

24. Denies.

25. Denies.

26. Denies.

First Affirmative Defense

The plaintiff's claims are barred, in whole or in part, due to the plaintiff's failure to state a claim.

Second Affirmative Defense

Plaintiffs' claims are barred to the extent that any violation of the Fair Debt Collection Practices Act by defendant, which defendant denies, was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid any such error.

August 16, 2011

DEFENDANT
RETRIEVAL MASTERS CREDITORS
BUREAU, INC.

By: /s/
Jonathan D. Elliot

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Its Attorney

CERTIFICATE OF SERVICE

I hereby certify that on August 16, 2011, a copy of the foregoing was filed electronically. Notice of this filing will be sent by e-mail to all parties by operation of the Court's electronic filing system [or by mail to anyone unable to accept electronic filing]. Parties may access this filing through the Court's system.

_____/s/
Jonathan D. Elliot